

WHAT IS CLAIMED IS:

1                   1.       An account acquisition fraud management system, the account  
2 acquisition fraud management system comprising:  
3                   a first analysis engine, wherein the first analysis engine is associated with a  
4 first stored value product;  
5                   a second analysis engine, wherein the second analysis engine is associated  
6 with a second stored value product; and  
7                   a cross monitor, wherein the cross monitor is operable to accept a first  
8 transaction information from the first analysis engine and a second transaction information  
9 from the second analysis engine, wherein the first transaction information is provided from  
10 the cross monitor to the second analysis engine; and  
11                   wherein the second analysis engine is operable to reject a request for the  
12 second stored value card product based at least in part on the first transaction information.

1                   2.       The system of claim 1, wherein the system further comprises:  
2                   a computer readable medium accessible to the cross monitor, wherein the  
3 computer readable medium includes the first transaction information and the second  
4 transaction information.

1                   3.       The system of claim 1, wherein the first transaction information is used  
2 to create a transaction velocity.

1                   4.       The system of claim 1, wherein the first transaction information and  
2 the second transaction information are selected from a group consisting of:  
3                   a physical address;  
4                   a telephone number;  
5                   a virtual address; and  
6                   a load source.

1                   5.       The system of claim 1, wherein the cross monitor is further operable to  
2 maintain the first transaction information in a queue associated with an issuer of the second  
3 stored value card product.

1                   6.       A method for detecting fraud in relation to stored value products, the  
2 method comprising:

receiving a first suspicious activity indication from a first issuer analysis engine, wherein the first issuer analysis engine is operable to monitor activities occurring in relation to a first plurality of stored value products associated with the first issuer;  
receiving a second suspicious activity indication from a second issuer analysis engine, wherein the second issuer analysis engine is operable to monitor activities occurring in relation to a second plurality of stored value products associated with the second issuer;  
maintaining the first suspicious activity indication and the second suspicious activity indication in a global negative file;  
receiving an activity request from the first issuer analysis engine, wherein the request includes a transaction information;  
based at least in part on the transaction information, accessing the global negative file; and  
providing a response, wherein the response indicates the transaction information is related to suspicious behavior.

7. The method of claim 6, wherein the transaction information is used to create a velocity.

8. The method of claim 7, wherein the transaction information is selected from a group consisting of:  
a physical address;  
a telephone number;  
a virtual address; and  
a load source.

9. The method of claim 6, wherein the transaction information is a physical address.

10. The method of claim 6, wherein the transaction information is a telephone number.

11. The method of claim 6, wherein the transaction information is a virtual address.

12. The method of claim 6, wherein the response is maintained in a queue associated with the first issuer.

1                    13.     The method of claim 12, wherein the response includes at least two of  
2 the following:

3                    a date of the suspicious behavior;  
4                    a funding account number;  
5                    a denial reason;  
6                    a review status; and  
7                    a reviewer note.

1                    14.     The method of claim 12, wherein the response includes an indication  
2 of related accounts.

1                    15.     The method of claim 6, wherein the response is a first response  
2 associated with a first account, wherein the global negative file indicates a second account  
3 associated with the first account, and wherein the method further comprises:  
4                    providing a second response to the second issuer associated with the second  
5 account.

1                    16.     A system for suppressing fraudulent activity in relation to account  
2 acquisition, the system comprising:  
3                    a first load monitor associated with a first issuer;  
4                    a second load monitor associated with a second issuer;  
5                    a first enrollment monitor associated with the first issuer;  
6                    a second enrollment monitor associated with the second issuer; and  
7                    a cross monitor, wherein the cross monitor is operable to accept information  
8 from one or more of the first load monitor, the second load monitor, the first enrollment  
9 monitor and the second enrollment monitor, and wherein the cross monitor is operable to  
10 communicate suspicious activity to both the first issuer and the second issuer.

1                    17.     The system of claim 16, wherein a request to load value on a stored  
2 value product associated with the first issuer is processed at least in part by the first load  
3 monitor.

1                    18.     The system of claim 17, wherein the first load monitor is operable to  
2 apply a velocity check on a load request.

1                    19.     The system of claim 18, wherein the first load monitor is further  
2 operable to compare the velocity with a predefined velocity limit.

1                    20.     The system of claim 19, wherein the first load monitor is operable to  
2 provide a detected suspicious activity to the cross monitor.